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## **Abstract of the Disclosure**

A system, method and computer program for ordering, paying for and delivering goods and services through the use of certificates. These certificates insure that the buyer is only billed once for the good or service purchased and only for the correct amount. This system, method and computer program employs the authentication center used to enable access to a telecommunication infrastructure to bootstrap a public-key infrastructure. This system, method and computer program will validate the identity of the mobile station being used utilizing long term keys stored in the mobile station and an authentication center. The system, method and computer program will then utilize these keys and variables to generate digital certificates and signatures which enable the purchase of goods and services using a mobile station. The gateway will then verify the authenticity of any charges made based on the digital certificates and signatures received. Thus, a user of this system, method and computer program can purchase goods and services without fear of fraud or errors. This mobile station may be a cellular phone and when used with this system, method and computer program the cellular phone may be used similarly to a credit card but with the advantage of little possibility of fraud or error.